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PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman :
Serial No.: 09/751,892 :
Filed: December 29, 2000 :
For: DELINQUENCY-MOVING :
MATRICES FOR VISUALIZING :
LOAN COLLECTIONS :

Art Unit: 3628

Examiner: Jeffrey C. Pwu

RECEIVED

AMENDMENT

JUN 1 2004

GROUP 3600

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Office Action dated February 26, 2004, Applicant respectfully requests consideration and entry of the following amendment.